HOUSING LOANS AND LOANS FOR REFINANCING HOUSING LOANS

REQUIRED DOCUMENTATION

Basic documentation:

- ✓ Loan and overdraft approval request
- ✓ Employer's confirmation
- ✓ Valid ID card or passport
- ✓ Bank statement/transaction history from another bank for the last 8 months
- ✓ Confirmation of personal income tax registration or personal income tax decision (for clients who are taxpayers according to the law regulating personal income tax)
- ✓ Preliminary contract/Contract of sale
- ✓ Bill of quantities and cost estimate, and Preliminary contract / Contract for work execution – for renovation/reconstruction/construction of real estate
- ✓ Extract from the real estate list for the property subject to the mortgage, not older than 15 days from the date of loan application
- ✓ Appraisal of the value of the real estate over which the mortgage is being established
- ✓ Valid ID card of the mortgagor
- ✓ Contract with the bank where the loan was approved (for refinancing loans)
- ✓ Letter of intent (for purchasing real estate under a mortgage from another bank and for refinancing a loan from another bank)
- ✓ Decision of the competent authority of the legal entity regarding the sale and pledging of the real estate subject to the loan and simultaneously the subject of the mortgage (if the seller is a legal entity)

Documentation for pension recipients:

- ✓ Pension slip for the last month
- ✓ Copy of the pension decision – for all pensioners except for recipients of old-age pensions (the code for old-age pensions on the pension slip is 102)
- ✓ If the recipient receives a foreign pension, a pension decision translated and certified by a court interpreter (except for pensions from Bosnia and Herzegovina, Croatia, and Montenegro)

Additional documentation for lump-sum entrepreneurs:

- ✓ Provisional or final decision on personal income tax and other public revenues from self-employment for a certain period, determined on a lump-sum basis
- ✓ Provisional or final decision on the obligation for social security contributions for the previous 3 months

Additional documentation for owners of micro-companies and entrepreneurs:

- ✓ Tax Administration certificate on settled taxes as of the date of the loan application and on the tax base for the previous 3 months, not older than 30 days

Documentation for additional income:

- ✓ Proof of additional income
- ✓ Proof of paid tax on additional income if the additional income is taxable
- ✓ Bank statement/transaction history from another bank for the last 12 months, showing recorded additional income

Additional documentation if the mortgaged property is under construction:

- ✓ Final construction permit
- ✓ Location permit
- ✓ Chain of contracts from the first owner to the current one (if the real estate has been transferred)

In case that during the processing of the loan application it is determined that the submitted documentation is not complete, the Bank (and NKOSK if the loan is with insurance) will inform you about the necesity to edit, or submit the correct and valid documentation.